

In re:  
Chad M Archer  
Emily Archer  
Debtors

Case No. 19-16854-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 03, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Chad M Archer, Emily Archer, 10 Lee Drive, Pottstown, PA 19464-2354
14430083	+ Debtoutlet, LLC, 7954 Transit Rd. #136SE, Williamsville, NY 14221-4117
14648011	+ Freedom Mortgage Corporation, C/O Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130 Mount Laurel, NJ 08054-1218
14648231	+ Freedom Mortgage Corporation, c/o Andrew Spivack, Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14570094	+ Freedom Mortgage Corporation, c/o Rebecca Solarz, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14828442	+ Lower Pottsgrove Township, c/o James R. Wood, Esquire, 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14828610	+ Lower Pottsgrove Township, c/o James R. Wood, Esquire, Portnoff Law Associates, Ltd., 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406-2726
14828441	+ Lower Pottsgrove Township, c/o Portnoff Law Associates, Ltd., P.O. Box 3020, Norristown, PA 19404-3020
14447450	+ Ross, Quinn & Ploppert, P.C., 192 S. Hanover Street, Suite 101, Pottstown, PA 19464-6096
14446753	RoundPoint Mortgage Servicing Corporation, 446 Wrenplace Road, Fort Mill, SC 29715 Charlotte, NC 28219-
14416675	+ RoundPoint Mortgage Servicing Corporation, CO Rebecca A. Solarz, Esq, KML Law Group, 701 Market Street Suite 5000, Philadelphia PA 19106-1541
14450062	+ TD Auto Finance LLC, c/o Schiller Knapp Lefkowitz, & Hertz LLP, 950 New Loudon Road, Latham New York 12110-2190

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 03 2025 23:43:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 03 2025 23:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14446741	Email/Text: bnc@atlasacq.com	Jan 03 2025 23:43:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
14552476	Email/Text: bnc@atlasacq.com	Jan 03 2025 23:43:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14414708	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jan 03 2025 23:54:16	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
14446459	Email/Text: ally@ebn.phinsolutions.com	Jan 03 2025 23:43:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
14620344	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 03 2025 23:52:38	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14620571	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 03 2025 23:41:23	Ally Capital Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

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14414709	+ Email/Text: ally@ebn.phinsolutions.com	Jan 03 2025 23:43:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
14437171	+ Email/PDF: ebn_ais@aisinfo.com	Jan 03 2025 23:40:17	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14414710	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 03 2025 23:53:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14443121	Email/PDF: bncnotices@becket-lee.com	Jan 03 2025 23:52:36	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14414711	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 03 2025 23:52:24	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14420199	Email/Text: mrdiscen@discover.com	Jan 03 2025 23:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14414712	+ Email/Text: mrdiscen@discover.com	Jan 03 2025 23:43:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
14414713	Email/Text: operationsclerk@easypayfinance.com	Jan 03 2025 23:43:00	Easypay/dvra, 3220 Executive Ridge, Vista, CA 92081
14570003	^ MEBN	Jan 03 2025 23:34:55	FREEDOM MORTGAGE CORPORATION, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14648012	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 03 2025 23:43:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14571040	Email/Text: Bankruptcy@Freedommortgage.com	Jan 03 2025 23:43:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14918743	+ Email/Text: Bankruptcy@Freedommortgage.com	Jan 03 2025 23:43:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
14414714	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Jan 03 2025 23:43:00	Gm Financial, Po Box 1181145, Arlington, TX 76096
14447307	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 03 2025 23:43:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14414716	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 03 2025 23:41:19	Jpmcb Card, Po Box 15298, Wilmington, DE 19850
14414715	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 03 2025 23:41:13	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
14429459	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Jan 03 2025 23:43:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14414717	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 03 2025 23:43:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
14747338	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 03 2025 23:53:44	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14448687	Email/PDF: resurgentbknotifications@resurgent.com	Jan 03 2025 23:41:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14441008	+ Email/Text: ecfbankruptcy@progleasing.com	Jan 03 2025 23:43:00	NPRTO North-East, LLC, 256 West Data Drive, Draper, UT 84020-2315
14437122	Email/PDF: cbp@omf.com	Jan 03 2025 23:41:21	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14414718	+ Email/PDF: cbp@omf.com	Jan 03 2025 23:40:11	Onemain, Po Box 1010, Evansville, IN 47706-1010
14414719	^ MEBN	Jan 03 2025 23:34:53	Roundpoint Mortgage, Po Box 19409, Charlotte, NC 28219-9409
14414721	+ Email/PDF: ais.sync.ebn@aisinfo.com		

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		Jan 03 2025 23:52:43	Syncb/netwrk, C/o Po Box 965036, Orlando, FL 32896-0001
14449346	+ Email/Text: bncmail@w-legal.com	Jan 03 2025 23:43:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14684745	+ Email/Text: bncgeneral@evanspetree.com	Jan 03 2025 23:43:00	TD Bank, N.A., successor in interest to TD Auto Fi, c/o Jacob Zweig, Esq., Evans Petree,PC, 1715 Aaron Brenner Drive, Suite 800, Memphis, TN 38120-1445
14414722	+ Email/Text: jaxbanko@td.com	Jan 03 2025 23:43:00	Td Auto Finance, Po Box 9223, Farmington, MI 48333-9223
14414723	+ Email/Text: bncmail@w-legal.com	Jan 03 2025 23:43:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
14414724	^ MEBN	Jan 03 2025 23:35:03	Telecom Self-reported, Po Box 4500, Allen, TX 75013-1311
14447955	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 03 2025 23:40:11	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14414726	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 03 2025 23:41:15	Wf Bank Na, Po Box 14517, Des Moines, IA 50306-3517
TOTAL: 40			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14414720		Southwest Vacations
14414725		Uplift
14648232	*+	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
14430957	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com wbefc@brockandscott.com
DENISE ELIZABETH CARLON	

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on behalf of Creditor RoundPoint Mortgage Servicing Corporation bkgroup@kmlawgroup.com

DENISE ELIZABETH CARLON

on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com

JAMES RANDOLPH WOOD

on behalf of Creditor Lower Pottsgrove Township jwood@portnoffonline.com jwood@ecf.inforuptcy.com

JOSEPH L QUINN

on behalf of Debtor Chad M Archer CourtNotices@rqplaw.com

JOSEPH L QUINN

on behalf of Joint Debtor Emily Archer CourtNotices@rqplaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MARTIN A. MOONEY

on behalf of Creditor TD Auto Finance LLC Martin.Mooney@ag.ny.gov kcollins@schillerknapp.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Chad M Archer	)	Case No. 19-16854-amc
	)	
	)	
Emily Archer	)	Chapter: 13
dba Avery Ever After	)	
fka Emily Rose	)	
Debtor(s).	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: January 3, 2025

For The Court

Timothy B. McGrath  
Clerk of Court